





UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS:

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SERIAL NO.:

09/523,405

FILING DATE:

March 10, 2000

TITLE:

ROUTING METHODS AND SYSTEMS FOR INCREASING

PAYMENT TRANSACTION VOLUME AND PROFITABILITY

EXAMINER:

Jagdish Patel

GROUP ART UNIT:

3624

ATTY. DKT. NO.:

44424161-8788

CERTIFICATE OF MAILING

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AMENDMENT C UNDER RULE 116

Sir:

In response to the final Office Action mailed January 12, 2005, the Examiner is asked to enter the following amendments to the above-identified application in accordance with the provisions of Rule 116: